

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

JANICE I MCWHORTER

Debtor(s)

Case No. 16-01772

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/21/2016.
- 2) The plan was confirmed on 04/07/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/24/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 03/21/2019.
- 6) Number of months from filing to last payment: 34.
- 7) Number of months case was pending: 39.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$37,500.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$37,500.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,335.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,657.48
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$3,992.48**

Attorney fees paid and disclosed by debtor: \$1,665.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE BANK	Unsecured	1,369.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Secured	1,369.00	NA	NA	0.00	0.00
CITIMORTGAGE	Secured	9,711.00	126,766.87	0.00	0.00	0.00
CITIMORTGAGE	Secured	0.00	1,969.41	1,969.41	1,969.41	0.00
CITIMORTGAGE	Unsecured	34,243.70	0.00	0.00	0.00	0.00
CITY OF CHICAGO DEPT OF FINANCE	Unsecured	NA	NA	1,401.43	0.00	0.00
CITY OF CHICAGO DEPT OF FINANCE	Secured	NA	1,401.43	1,401.43	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	2,500.00	2,645.17	2,645.17	0.00	0.00
COMMONWEALTH EDISON	Unsecured	672.00	1,084.67	1,084.67	0.00	0.00
COOK COUNTY TREASURER	Secured	NA	NA	NA	0.00	0.00
DIRECT TV	Unsecured	1,036.85	NA	NA	0.00	0.00
HSBC	Unsecured	0.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	10,716.61	10,943.38	10,943.38	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	19,409.78	20,606.23	20,606.23	10,117.40	0.00
KLERITEC	Unsecured	335.00	NA	NA	0.00	0.00
PENN CREDIT CORP	Unsecured	275.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	661.85	1,012.38	1,012.38	0.00	0.00
REGIONAL ACCEPTANCE CORP	Unsecured	NA	17,705.79	17,705.79	0.00	0.00
REGIONAL ACCEPTANCE CORP	Secured	9,605.00	21,655.79	21,655.79	0.00	0.00
SANTANDER CONSUMER DBA CHRYSLER	Secured	27,927.96	28,403.71	27,927.96	18,712.16	2,708.55
SANTANDER CONSUMER USA	Unsecured	27,927.96	NA	475.75	0.00	0.00
T-MOBILE/T-MOBILE USA INC	Unsecured	1,071.00	887.40	887.40	0.00	0.00
T-MOBILE/T-MOBILE USA INC	Unsecured	NA	287.29	287.29	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$1,969.41	\$1,969.41	\$0.00
Debt Secured by Vehicle	\$27,927.96	\$18,712.16	\$2,708.55
All Other Secured	\$23,057.22	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$52,954.59</b>	<b>\$20,681.57</b>	<b>\$2,708.55</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$20,606.23	\$10,117.40	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$20,606.23</b>	<b>\$10,117.40</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$36,443.26</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$3,992.48</u>	
Disbursements to Creditors	<u>\$33,507.52</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$37,500.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/22/2019

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.